

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Stacey Snyder  
Debtor

Case No. 17-00280-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: CGambini  
Form ID: 309A

Page 1 of 2  
Total Noticed: 34

Date Rcvd: Oct 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2019.

db	#+Stacey Snyder, 220 Country Ridge Drive, Red Lion, PA 17356-8866
aty	+James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
tr	+Lawrence V. Young (Trustee), CGA Law Firm, 135 North George Street, York, PA 17401-1132
4898384	+Andrew J. Miller, Esq., 137 E Philadelphia St, York, PA 17401-2424
4915898	++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 (address filed with court: Columbia Gas of PA, PO Box 117, Columbus, OH 43216)
4882517	+Columbia Gas, 121 Champion Way, Suite 100, Canonsburg PA 15317-5817
4882519	Geico, ATTN: Region 1 Return Policy Work, PO Box 9500, Fredericksburg VA 22403-9500
4876961	#+Jesse Eugene Haugh, 814 Taylor Road, Windsor, PA 17366-9121
4930691	+Met-Ed, FirstEnergy, 101 Crawford's Corner Rd, Bldg 1 Ste 1-511, Holmdel, NJ 07733-1976
4930386	+PNC Mortgage, a division of PNC Bank, NA, ATTN: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5421
4882521	+Penn Waste, 85 Brick Yard Road, Manchester PA 17345-9204
4897233	+Penn Waste, PO Box 3066, York, PA 17402-0066
4876963	+Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
4898385	+Red Lion Municipal Authority, 137 E Philadelphia St, York, PA 17401-2424
4882522	+Red Lion Municipal Water, 11 E. Broadway, Red Lion PA 17356-1401
4886796	+Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: dmcutaia@gmail.com Oct 10 2019 19:29:13 Dawn Marie Cutaia, Pugh and Cutaia, PLLC, 115 E. Philadelphia Street, York, PA 17401
ust	+E-mail/Text: USTPRRegion03.HA.ECF@USDOJ.GOV Oct 10 2019 19:29:40 United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
4930709	+EDI: CINGMIDLAND.COM Oct 10 2019 23:18:00 AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
4876959	+EDI: TSYS2.COM Oct 10 2019 23:18:00 Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
4913835	+EDI: WFNNB.COM Oct 10 2019 23:18:00 COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4876960	+E-mail/Text: csdlclientservices@cboflanc.com Oct 10 2019 19:29:50 Credit Bureau of Lancaster County, Inc, Po Box 1271, Lancaster, PA 17608-1271
4882518	+EDI: AFNIRECOVERY.COM Oct 10 2019 23:18:00 DirecTV, c/o AFNI, Inc, 1310 Martin Luther King Drive, Bloomington IL 61701-1465
4927257	+EDI: AIS.COM Oct 10 2019 23:18:00 Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4882520	+E-mail/Text: bankruptcy@firstenergycorp.com Oct 10 2019 19:29:42 Met Ed, c/o First Energy Corp, 76 South Main Street, Akron OH 44308-1812
4931289	EDI: PRA.COM Oct 10 2019 23:18:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4886070	+EDI: PRA.COM Oct 10 2019 23:18:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4876962	+EDI: RMSC.COM Oct 10 2019 23:18:00 PayPal Credit, P.O. Box 5018, Lutherville Timonium, MD 21094-5018
4876964	+E-mail/Text: Supportservices@receivablesperformance.com Oct 10 2019 19:29:54 Receivables Performance Mgmt, Attn: Bankruptcy, Po Box 1548, Lynnwood, WA 98046-1548
5109872	+E-mail/Text: bncmail@w-legal.com Oct 10 2019 19:29:45 SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
5109873	+E-mail/Text: bncmail@w-legal.com Oct 10 2019 19:29:45 SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
4876965	EDI: TFSR.COM Oct 10 2019 23:18:00 Toyota Motor credit Corp, Po Box 8026, Cedar Rapids, IA 52408
5027306	EDI: BL-TOYOTA.COM Oct 10 2019 23:18:00 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4876966	+E-mail/Text: lconey@whiterosecu.com Oct 10 2019 19:30:00 White Rosecu, 1529 Rodney Road, York, PA 17408-9716

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4876958	Nathan Snyder, removed per docket entry 27
cr*	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr*	+SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
4886818*	+Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5004080*	+Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTALS: 1, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0314-1

User: CGambini  
Form ID: 309A

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 12, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2019 at the address(es) listed below:

Dawn Marie Cutaia on behalf of Debtor 1 Stacey Snyder dmcutaia@gmail.com,  
cutaialawecf@gmail.com;r46159@notify.bestcase.com  
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com  
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmllawgroup.com  
Lawrence V. Young (Trustee) lyoung@cgalaw.com,  
pa33@ecfcbis.com;tlocondro@cgalaw.com;rmineillo@cgalaw.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Stacey Snyder</b>	Social Security number or ITIN <b>xxx-xx-5126</b>
	First Name    Middle Name    Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN _____
United States Bankruptcy Court	<b>Middle District of Pennsylvania</b>	EIN _____
Case number:	<b>1:17-bk-00280-HWV</b>	Date case filed in chapter <b>13</b> <b>1/27/17</b>
		Date case converted to chapter <b>7</b> <b>10/1/19</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

09/19

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Stacey Snyder	
<b>2. All other names used in the last 8 years</b>	fka Stacey Hall	
<b>3. Address</b>	220 Country Ridge Drive Red Lion, PA 17356	
<b>4. Debtor's attorney</b> Name and address	Dawn Marie Cutaia Pugh and Cutaia, PLLC 115 E. Philadelphia Street York, PA 17401	Contact phone 717-304-1841 Email: <a href="mailto:dmcutaia@gmail.com">dmcutaia@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Lawrence V. Young (Trustee) CGA Law Firm 135 North George Street York, PA 17401	Contact phone 717 848-4900 Email: <a href="mailto:lyoung@cgalaw.com">lyoung@cgalaw.com</a>

For more information, see page 2 &gt;

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<b>6. Bankruptcy clerk's office</b>	<p>U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.</p>	<p>Hours open: Monday – Friday 9:00 AM to 4:00 PM</p> <p>Contact phone (717) 901-2800</p> <p>Date: 10/10/19</p>
<b>7. Meeting of creditors</b>	<p><b>November 13, 2019 at 02:00 PM</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>Location:</p> <p><b>York County Judicial Center, 45 North George Street, 5th Floor Multipurpose Room, York, PA 17401</b></p> <p>*** Valid photo identification and proof of social security number are required ***</p>
<b>8. Presumption of abuse</b>	<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.</p>
<b>9. Deadlines</b>	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b></p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p><b>Filing deadline: 1/12/20</b></p>
<b>10. Proof of claim</b>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	
<b>11. Creditors with a foreign address</b>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<b>12. Exempt property</b>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

